

The State of Indiana's Business Assistance Guide provides an overview of programs available to support businesses that currently operate or are considering opening facilities in the state. The programs listed in this guide are varied, but each is designed to help Indiana businesses successfully compete in today's global marketplace. Whether a business is looking to relocate to Indiana, expand its current operations in the state, upgrade equipment, increase energy efficiency, or retrain employees, this guide is a valuable introduction to the resources available.

For more detailed information about a program listed in this guide, please contact the agency or agencies listed at the bottom of that program's description. For further information about doing business in Indiana, please contact the Indiana Department of Commerce, Business Development Division, at (800) 280-0584 or visit the Web site www.indianacommerce.com.

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Economic Development for a Growing Economy (EDGE)

Services/Uses

This program provides tax credits based on payroll. Individual income-tax withholdings for the company's Indiana employees can be credited against the company's Indiana corporate income-tax liability. Excess withholdings shall be refunded to the company. The credits have no effect on employees' income tax liability.

Eligibility

Businesses that expand in Indiana or will be operating in the state for the first time.

Terms/Conditions

The project must create net new, competitively paying jobs for Indiana residents. Credits are considered when a project would otherwise locate in a different state, and when local governments have committed significant incentives. **Companies agree to operate in the state for at least twice as long as the duration of the credits.**

Amounts

The credit awarded is a fixed amount per year. Credits can be awarded for a period of up to 10 years.

Apply through

Indiana Department of Commerce, Business Development Division—317-232-8888

Indiana Research Expense Credit

Services/Uses

A state tax-credit program established under IC 6-3.1-4 to support research and development of new products and processes within Indiana.

Eligibility

Corporations, partnerships and other pass-through entities conducting research and development activities in Indiana.

Terms/Conditions

The credit may be claimed for qualified research expenses, as defined by the United States Internal Revenue Service Code Section 41(b), that have been incurred for research conducted in Indiana. The credit may be claimed when filing state income taxes by including the IT-20REC form.

Amounts

Eligible businesses may claim a tax credit against their state income tax equal to 5% of their eligible research-and-development expenses. The credit may be carried forward for 15 taxable years.

Apply through

Indiana Department of Revenue—317-232-2101

Enterprise Zone Program

Services/Uses

This program provides tax credits to improve the cash-flow position of a business and improve its access to capital. The program also provides grants for Phase I and Phase II environmental site assessments for brownfields located in the Enterprise Zone.

Eligibility

- Businesses that operate or will operate in an Indiana Enterprise Zone.
- Lenders who make qualified loans within the Enterprise Zone.
- Employees of businesses located in an Enterprise Zone.

Terms/Conditions

- Applicant must complete an Enterprise Zone Business Registration annually to receive tax credits.
- Applications for a brownfield grant must be submitted through the local Urban Enterprise Association.

Amounts

Personal Property tax credit for inventory and various other credits; amounts vary.
Brownfield grant maximum is \$35,000.

Apply through

Indiana Department of Commerce, Community Development Division—317-232-8911

Loan Guaranty Programs

Services/Uses

Loan guaranties are available to finance land acquisition; building acquisition or improvements; structures; machinery; equipment; facilities; and some working capital.

Eligibility

High-tech/high-growth companies, agribusiness and some manufacturing companies. Must create or retain Indiana jobs.

Terms/Conditions

- If security is real property, guaranty up to 90% of loan balance or 90% of appraised fair market value, whichever is less.
- If security is personal property, guaranty up to 75% of loan balance or 75% of fair market value, whichever is less.
- Limited working-capital guarantees available for high-tech companies.

Amounts

Amounts vary. For rural development and value-added agricultural projects, the maximum guaranty is \$300,000. The guaranty may be larger for high-growth/high-tech companies and manufacturing projects.

Apply through

Indiana Development Finance Authority—317-233-4332

Tax-Exempt Bonds & Volume Cap

Services/Uses

Tax-exempt bonds provide capital financing at low rates. Volume cap is the amount of tax-exempt financing for certain types of private companies allowed in a state in a calendar year.

Eligibility

Indiana manufacturing companies, first-time farmers, and certain not-for-profit organizations, including childcare facilities. A company must obtain an award of volume cap before it can have tax-exempt bonds issued for its project.

Terms/Conditions

- The project must comply with all federal and state laws regarding the issuance of tax-exempt bonds, including obtaining an allocation of the state's volume cap if necessary.
- Special streamlined program for issues of \$1 million or less.

Amounts

Up to \$10 million. Certain exempt facility projects may qualify for up to \$30 million over three years.

Apply through

Indiana Development Finance Authority—317-233-4332

Product Development / Commercialization Funding

Services/Uses

The Indiana Business Modernization and Technology Corporation (BMT) provides loans for businesses in need of financing to support research-and-development projects, or to support commercialization of new technology. This program is targeted for projects that are not yet eligible for conventional bank financing or venture-capital financing. Funding is available for the development and commercialization of science- and technology-based products and processes.

Eligibility

Indiana manufacturing and service businesses.

Terms/Conditions

Before funds are disbursed, a formal funding contract must be negotiated. BMT funding is tied to the achievement of certain goals by participants, with funds being advanced by BMT under a promissory note that bears interest at points over time. In order to allow the borrower time to “get on its feet” before payments begin, funding often provides for a debt-service holiday for a period of time after funds are advanced.

Amounts

Loan amounts are determined by the Business Modernization and Technology Corporation (BMT) and the business. Leveraging of outside funds is encouraged in the loan consideration.

Apply through

Indiana Business Modernization and Technology Corporation—317-635-3058

Skills Enhancement Fund (SEF)

Services/Uses

The Skills Enhancement Fund (SEF) provides financial assistance in the form of grants for the reimbursement of eligible training costs. The grants cover instructional costs to train new and existing employees, including instructor wages, tuition and training materials. Eligible uses include:

- Basic-skills training
- Transferable-skills training
- Company-specific skills training needed to support existing and future capital investment
- Quality-assurance training

Eligibility

Indiana manufacturing companies, distribution centers, consortia of manufacturing companies or distribution centers, information technology companies, regional headquarters, or back offices (certain circumstances only). Trainees must be Indiana residents.

Terms/Conditions

Funds are available on a reimbursement basis. The business must submit a two-year training plan with the application.

Amounts

Up to 50% of eligible training costs for new and incumbent workers. Awards for retraining have a maximum of \$200,000.

Apply through

Indiana Department of Commerce, Business Development Division—317-232-8888
Information available at www.in.gov/doc/skills2016

The TECH Fund

Services/Uses

Training activities eligible for reimbursement must result in a full-time employee receiving a portable certification in systems administration, systems engineering, or software development; a professional certification; or other certification in advanced e-business enabling applications.

Eligibility

Indiana companies or nonprofit corporations that employ Indiana residents (U.S. citizens only) in advanced information-technology occupations. Non-resident, contractual or part-time employees are not eligible. Companies must have been in operation for at least one year prior to the application date and be in good standing with the State of Indiana.

Terms/Conditions

Funds are available on a reimbursement basis. The business must submit quarterly reports on the status of the employees' training.

Amounts

Up to 50% of eligible training costs. Awards for training have a maximum of \$50,000.

- | | |
|-------------------------|--------------------------------------|
| ■ 30 or fewer employees | up to 50% of eligible training costs |
| ■ 30 to 100 | up to 40% of eligible training costs |
| ■ 100 to 200 | up to 30% of eligible training costs |
| ■ 200 and up | up to 10% of eligible training costs |

Apply through

Indiana Department of Commerce, Business Development Division—317-232-8888, or submit a request for consideration online at www.indianacommerce.com/techgrant.

Gain Education and Training (GET)

Services/Uses

Advance Indiana grants are designed to provide financial assistance to companies and organizations committed to expanding the skills of their existing workers through training programs that result in industry-recognized credentials.

Eligibility

Indiana businesses or organizations that develop innovative programs to train workers who are currently employed.

Terms/Conditions

- Training activities must result in industry-recognized credentials such as an apprenticeship, a Certificate of Technical Achievement (CTA) or a college degree.
- Time-on-the-clock is encouraged as a share of matching funds.

Amounts

- An eligible applicant can receive up to \$200,000 in GET funds during a two-year period.
- GET funds may be used for training only, not for administrative costs.
- Requires approval of the Unemployment Insurance Board.

Apply through

Indiana Department of Workforce Development—1-888-WORKONE.
Information available at www.state.in.us/dwd/advanceindiana (click on “Program Information”).

Workforce Investment Now (WIN)

Services/Uses

Advance Indiana grants are designed to provide financial assistance to companies and organizations committed to expanding the skills of their existing workers through training programs that result in industry-recognized credentials.

Eligibility

Companies eligible for WIN funds have recognized risk factors such as non-seasonal layoffs, a reduction in productivity or quality, loss of a product line, or other production challenges.

Terms/Conditions

- Training activities must result in industry-recognized credentials.
- Companies applying for WIN grants must demonstrate quantifiable outcomes such as an increase in production efficiency or quality.

Amounts

- The maximum award for any WIN project is \$200,000, and the project may last for two years from the date of the award.
- WIN funds may be used for training only, not for administrative costs.

Apply through

Indiana Department of Workforce Development—1-888-WORKONE.
Information available at www.state.in.us/dwd/advanceindiana (click on “Program Information”).

Skilled Trades Apprenticeship (STA)

Services/Uses

Advance Indiana grants are designed to provide financial assistance to companies and organizations committed to expanding the skills of their existing workers through training programs that result in industry-recognized credentials.

Eligibility

Manufacturing firms with training costs associated with industrial-trade apprenticeships and upgrading skills of journeymen.

Terms/Conditions

- Training must be done in specified courses through Ivy Tech State College.
- Training participants must be members of a joint labor-management training committee and enrolled in courses approved by the Bureau of Apprenticeship and Training (BAT), a division of the U.S. Department of Labor.

Amounts

- The maximum grant award is \$200,000.
- Allocation of these funds requires approval of the Indiana Unemployment Insurance Board.

Apply through

Indiana Department of Workforce Development—1-888-WORKONE.
Information available at www.state.in.us/dwd/advanceindiana (click on “Program Information”).

Regional Skill Alliance (RSA)

Services/Uses

Advance Indiana grants are designed to provide financial assistance to companies and organizations committed to expanding the skills of their existing workers through training programs that result in industry-recognized credentials.

Eligibility

Applies to firms that work together to coordinate their training activities for mutual benefit.

Terms/Conditions

- Applications for these grants are available through Workforce Investment Boards on a competitive basis.
- Training must result in an industry-recognized credential.

Amounts

The maximum award for an RSA grant is \$200,000.

Apply through

Indiana Department of Workforce Development—1-888-WORKONE.
Information available at www.state.in.us/dwd/advanceindiana (click on “Program Information”).

Community Development Block Grant (CDBG) Training Program

Services/Uses

The Indiana Department of Commerce (IDOC) has allocated \$2 million of its federal Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD) to the Skills 2016 program. These federal funds administered by the department will be used to pay eligible costs of training low- and moderate-income (LMI) persons. Trainees must be Indiana residents.

Eligibility

- Applicants/grantees of CDBG-funded training projects must be units of local government (counties, cities and incorporated towns). Grantees may then pass funds to private companies in good standing with the State of Indiana.
- CDBG-financed training projects may also be implemented by nonprofit corporations on behalf of a group of businesses.
- State CDBG funds cannot be awarded to the 19 HUD “entitlement” communities in Indiana (18 cities and all of Lake County). These entitlement areas receive CDBG funding directly from HUD annually, and state CDBG funds cannot be allocated for projects that benefit residents of these areas. A list of entitlement communities is available from IDOC.

Terms/Conditions

CDBG funds are restricted to the costs of training only low- and moderate-income (LMI) persons/employees.

Amounts

IDOC will provide funding for administrative costs of implementing a CDBG training grant. Only persons who have successfully completed the IDOC’s CDBG administrator training course and have current accreditation will be eligible to assist grantees and recipient companies/nonprofit corporations in implementing/monitoring training grants funded with federal CDBG funds.

Apply through

Indiana Department of Commerce, Business Development Division—(317)-232-0160
Information available at www.in.gov/doc/skills2016.

State Student Assistance Commission of Indiana (SSACI)

Services/Uses

This grant program provides financial aid to part-time students on an individual basis.

Eligibility

- Students seeking an associate's degree or a baccalaureate degree on a part-time basis taking at least six credit hours per semester.
- Students attending Ivy Tech State College may also receive assistance for technical-certificate programs.

Terms/Conditions

Funds are allocated on a contingent basis to each of the higher-education institutions offering part-time programs based on their prior year's performance in the use of funds.

Amounts

Based solely on financial need. Maximum assistance is 80 percent of the approved tuition costs.

Apply through

State Student Assistance Commission of Indiana—317-232-2350

Industrial Development Grant Fund (IDGF)

Services/Uses

This state-funded program provides assistance to local units of government for off-site infrastructure projects in support of business development that creates a significant number of new Indiana jobs. Eligible uses include construction, extension or completion of sanitary sewer lines, roads, streets, water lines, railroad spurs and sidings, and fiber optics.

Eligibility

Cities; towns; counties; special taxing districts; economic-development commissions; water, sewage, solid-waste and conservancy districts.

Terms/Conditions

The infrastructure project must support new business development, which is defined as either an expansion of an existing company or the location of a new manufacturing facility. The grant award is based on significant new job creation.

Amounts

Grant amount is determined based on project needs; however, the program is designed to supplement local funding sources.

Apply through

Indiana Department of Commerce, Business Development Division—317-232-8888

Industrial Development Infrastructure Program (IDIP)

Services/Uses

This federally funded program provides assistance to eligible entities for infrastructure projects in support of job-creation activities for low-to-moderate-income persons. Eligible uses include construction, extension or completion of sanitary sewer lines, roads, streets, water lines, and railroad spurs and sidings.

Eligibility

Counties, cities and incorporated towns in non-entitled areas (areas not already receiving Community Development Block Grant funds).

Terms/Conditions

Projects must support new business development and create new jobs. Documentation showing that at least 51% of the project jobs were made available to persons of low-to-moderate income is required. A job-creation agreement between the grantee and the company is required.

Amounts

Determined based on project needs. The program is designed to supplement local funding sources.

Apply through

Indiana Department of Commerce, Business Development Division—317-232-8888

Industrial Development Loan Fund

Services/Uses

This state-funded revolving loan program provides assistance for industrial growth in Indiana. The loan is given to a city, town or county for public infrastructure. Eligible uses include construction, extension and completion of sewer lines, water lines, streets, roads, road spurs and sidings.

Eligibility

Cities, towns, counties, economic development commissions and special taxing districts.

Terms/Conditions

- Up to 15 years.
- Principal payment on loan may be deferred up to two years.
- Loans made from the fund may be considered outside of a community's constitutional debt limit of 2%.
- Community must repay loan with a specified revenue source or with property taxes.
- Final approval is given by the State Board of Finance.

Amounts

Loans up to \$1 million are available.

Apply through

Indiana Department of Commerce, Development Finance Division—317-232-8782

Industrial Recovery Site Credit (Dinosaur Program)

Services/Uses

Provides tax credits to offset the cost of rehabilitation of a dinosaur building or complex of buildings.

Eligibility

Indiana municipalities or counties that have a building or complex of buildings that contains at least 300,000 interior square feet, was placed in service at least 20 years ago, and in which at least 75% of the interior floor space has been vacant for at least two years.

Terms/Conditions

Applicant must submit an approved IDOC application.

Amounts

The amount of the credits depends on the age of the building.

If the building is:

- 20–30 years old = 15% credit
- 30–40 years old = 20% credit
- 40 years plus = 25% credit.

Apply through

Indiana Department of Commerce, Community Development Division—317-232-8911

Indiana Environmental Remediation Revolving Loan Fund (Brownfields Grant and Loan Fund)

Services/Uses

This state-funded revolving loan program assists in the identification and remediation of brownfield sites throughout Indiana. Brownfields are abandoned or underutilized commercial or industrial sites on which redevelopment is difficult due to actual or perceived environmental contamination.

Eligibility

Cities, towns and counties, although third parties (developers, not-for-profits) may be co-applicants.

Terms/Conditions

- Grants are for Phase I and Phase II assessments performed by an independent environmental consultant chosen by the applicant.
- Loan interest rates are 2.5% if repaid in nine years or less; 3.0% if repaid in 10–20 years. Up to 20% of the loan may be forgivable if the site contains an underground storage tank or is within one-half mile of a school or childcare facility.
- The city, town or county does not need to own the property that is the subject of a brownfields grant or loan.
- Additional assistance may be available through the Indiana Department of Environmental Management for abandoned underground storage tanks owned by communities.

Amounts

Grants of up to \$50,000 per project per round are available for site assessment; low-interest loans of up to \$1 million are available for remediation, demolition, assessment and other activities.

Apply through

Indiana Development Finance Authority—317-233-4332

Office of Regulatory Ombudsman

Services/Uses

The Ombudsman acts as a mediator, expediter and problem-solver in areas affecting businesses, communities and economic-development organizations.

Services include:

- Assisting in the permitting process
- Serving as a liaison with state agencies
- Providing information about state regulations and requirements

Eligibility

Services are available for businesses, communities and local economic development organizations.

Apply through

Indiana Department of Commerce, Business Development Division
Office of Regulatory Ombudsman—317-232-8926; 800-280-0584

Customer Self Service System (CS3)

Services/Uses

CS3 is a statewide computer network of employment and labor market information. Employers can enter their own job orders, run job matches based on skill sets and directly contact job seekers. Employers can also view documents such as certifications and degrees to verify special qualifications of job candidates. Employers can access this information from their own desks via the Internet for a one-time annual fee. Job seekers can use the system to register for work, file unemployment insurance claims, check on jobs that match qualifications and fax resumes directly from the computer to the employer. Job seekers can access this service through most Workforce Development Centers across the state and via the Internet.

Eligibility

Indiana residents and employers.

Contact for use

Indiana Department of Workforce Development—1-888-WORKONE.
For employers who would like to use the Internet: Call Access Indiana at 1-800-236-5446 or log on to www.state.in.us/dwd (click on “Job Listings”).

Workforce Investment Act (WIA)

Services/Uses

Program funds are used to provide unemployed, dislocated workers and individuals who need assistance in obtaining or retaining self-sufficient employment with skills enabling them to return to, or keep, productive employment. WIA may be used for partial payment of workers' wages during training and the cost of training materials. Other services include customized, institutional and classroom training; remedial education; basic-skills training; job-search assistance; and counseling.

Eligibility

Indiana residents and employers; out-of-state residents may also be served.

Terms/Conditions

Participation is limited to clients who are unable to obtain or retain self-sufficient employment.

Apply through

Indiana Department of Workforce Development—1-888-WORKONE or www.state.in.us/dwd (click on "Policy and Planning").

WorkOne Centers and WorkOne Express Sites

Services/Uses

These Centers provide one-stop shopping for job seekers, students and employers seeking information on labor-market statistics, careers, education and training opportunities, job-task analysis, assessment, counseling, community services, and more. Core services include access to CS3 (Customer Self Service System), Workforce Investment Act (WIA) services, vocational rehabilitation and other related programs.

Eligibility

Indiana residents and employers.

Contact for use

Indiana Department of Workforce Development—1-888-WORKONE.
Directory of local offices available on request or can be found at www.state.in.us/dwd (click on “Policy and Planning”).

Government Marketing Assistance Group (GMAG)

Services/Uses

GMAG provides counseling to businesses interested in obtaining, and performing successfully on, federal, state or local government contracts. Through offices around the state, assistance is available to help firms identify and target their government market, understand solicitation packages and the bidding process, and have quick access to any necessary technical resources.

Services include:

- One-on-one counseling
- Marketing planning, guidance
- Technical assistance (bid preparation, pre-award surveys, quality compliance, packaging and transportation requirements, etc.)
- Resource data (specifications and standards, product procurement histories)
- Training seminars, workshops
- Electronic Bid Match service

Eligibility

Indiana businesses that want to expand via sales to federal, state or local governments. All companies, large or small, prime contractors or subcontractors, are eligible for assistance.

Contact for use

Indiana Small Business Development Corp—317-264-5600 or 888-442-GMAG

Regional office locations: Charlestown, Evansville, Fort Wayne, Muncie, South Bend

Itinerant office locations: Bloomington, Columbus, Kokomo, Richmond, Terre Haute

Partners in Contracting Corporation (sister organization serving Lake, Porter and LaPorte counties)—219-762-8644

Manufacturing Assistance

Services/Uses

This is a collaborative outreach program between the State of Indiana and the Manufacturing Extension Partnership of the National Institute of Standards and Technology (NIST). It is designed to help small and medium-sized manufacturing businesses assess and solve problems relating to technology, training, marketing and financing. The program provides a wide array of services, ranging from helping a company implement marketing techniques to acquiring a complex computer-aided design system.

Eligibility

Indiana manufacturing businesses.

Contact for use

Indiana Business Modernization and Technology Corporation—317-635-3058

Quality Program

Services/Uses

Provides quality-awareness education, assessments and information to companies attempting to implement or improve quality-management programs. The program is designed to help companies understand and meet industrial quality standards such as ISO 9000 and ISO 14000. Field agents are available to travel to company sites throughout Indiana.

Eligibility

Indiana businesses and industry.

Contact for use

Indiana Business Modernization and Technology Corporation—317-635-3058

Mid-America Plastics Partners Inc. (MAPP)

Services/Uses

MAPP works to develop an alliance of plastics processors, their customers and industry supporters. MAPP's mission is to create competitive advantages for its partners by focusing on market and bottom-line business opportunities in order to:

- Manage and reduce costs
- Expand potential markets
- Expedite the adoption of state-of-the-art technology
- Coordinate human-resource activities

Eligibility

Small and medium-sized businesses.

Terms/Conditions

Must be a MAPP member in good standing.

Contact to join

Mid-America Plastic Partners Inc.—317-913-2440

Small Business Development Center Network (SBDC)

Services/Uses

The SBDCs are a network of 14 regional offices that serve as the first stop for Indiana companies seeking help. These offices link with state, federal and local assistance programs to serve all business requests.

Services include:

- FAX-ON-DEMAND Indiana, a 24-hour phone and fax-back clearinghouse (call 800-726-8000)
- One-on-one management and technical consulting
- Localized training, seminars and workshops
- Access to information, self-help materials and expert assistance

Eligibility

Indiana small businesses seeking financial, management and technical assistance.

Apply through

Indiana Small Business Development Center Network Administrative Office—317-264-2820

The 14 **regional centers** are located in:

Bloomington, Columbus, Evansville, Fort Wayne, Indianapolis, Kokomo, Lafayette, Madison, Muncie, New Albany, Northwest Indiana (Portage), Richmond, South Bend and Terre Haute.

Enterprise Development Fund (EDF) and Indiana Microloan Program

Services/Uses

The Indiana Small Business Development Corporation (ISBD Corp.) has established a variety of local revolving-loan funds to assist non-traditional Indiana entrepreneurs and businesses of different sizes.

Eligibility

Determined by local managers.

Terms/Conditions

Determined by local loan committees.

Amounts

Local EDF pools serve either disadvantaged entrepreneurs seeking debt financing in amounts between \$25,000 and \$100,000 or equity investments of \$100,000 for all Indiana businesses. Microloan pools assist disadvantaged entrepreneurs borrowing less than \$25,000.

Apply through

Eastside Community Fund (EDF), Indianapolis—317-637-7300
Cambridge Ventures (EDF), Indianapolis—317-843-9704
Lynx Capital Corp. (EDF), Indianapolis—317-843-9704
Patchwork Central (Microloan), Evansville—812-424-2735
Or contact the ISBD Corp. at 317-264-2820 for information on revolving-loan funds in the above communities.

Business Modernization and Technology Micro-Electronics Center

Services/Uses

The Center is designed to assist small and medium-sized businesses in gaining a competitive advantage for their products through the adoption of micro-electronics and Application Specific Integrated Circuits (ASICs). ASICs can replace many discrete electronic components while offering tremendous advantages in size, cost, reliability and performance. The Center will make an initial product assessment to determine the feasibility of using ASICs, as well as a cost-benefit analysis. If the business owner decides to proceed, the Center staff can work with the business to implement a technology transfer of ASIC expertise.

Eligibility

Indiana small and medium-sized businesses.

Apply through

Indiana Business Modernization and Technology Corporation—317-635-3058

Certified Development Companies (CDC)

Services/Uses

The program provides long-term, fixed-rate financing for a business's fixed-asset needs, including:

- The purchase of land and buildings
- Machinery and equipment
- Renovation and leasehold improvements

Eligibility

Small businesses that:

- Are located in Indiana;
- Are corporations, partnerships or proprietorships;
- Create and/or retain jobs;
- Have a net worth not greater than \$6 million; and
- Have an average net profit less than \$2 million per year for the last two years.

Terms/Conditions

Terms may be for 10 or 20 years. The interest rate on the CDC debenture is fixed at closing at approximately 1% over the Treasury-bond rate. This results in a blended interest rate that is often below conventional rates.

Amounts

The CDC provides up to 40% of the cost, with a commercial bank financing 50% of the total cost. The CDC portion is limited to \$750,000. Minimum project cost is \$125,000.

Apply through

Indiana Statewide Certified Development Corporation—317-844-9810

Local Certified Development Companies:

- Allen County Community Development Corporation—219-427-1127
- St. Joseph County Business Development Corporation—219-235-9278

Marion and surrounding counties (except Hamilton):

- Mid City Pioneer Corporation—317-236-6241

Capital Access Program (CAP)

Services/Uses

This is a small business credit enhancement program that creates a specific cash reserve fund for the lender to use as additional security for loans enrolled in the program. The CAP allows lenders to consider making slightly riskier loans that might not meet conventional lending requirements.

Eligibility

Any corporation, partnership, joint venture, sole proprietorship, cooperative or other entity, whether profit or not-for-profit, authorized to conduct business in Indiana.

Terms/Conditions

The borrower, the lender and the Indiana Development Finance Authority (IDFA) each contribute a percentage of the loan into the lender's reserve fund, which pools contributions from all CAP loans. The lender determines whether a loan is made, the interest rate, the terms and conditions, and the amount contributed to the reserve fund (1.5% to 3.5% of the loan). The borrower pays its portion, the lender matches that amount and the IDFA matches the combined total.

Amounts

CAP loans may be of any amount.

The IDFA match is increased to one and one-half times for lenders with less than \$2 million enrolled in the CAP.

IDFA's contribution doubles when a lender makes a loan to a business that is owned and operated by a minority borrower.

IDFA's contribution triples when:

- The business is a high-growth/high-tech company paying high wages to skilled workers; or
- The business is a licensed child care facility.

Apply through

Indiana Development Finance Authority–317-233-4332

Property Tax Abatement

Services/Uses

Property tax abatement is a temporary tax deduction used to encourage new investment in manufacturing or research-and-development equipment and the development or redevelopment of real property.

Eligibility

Companies that invest in new buildings, new manufacturing or research equipment, and residentially distressed areas.

Terms/Conditions

Abatement may be given for real property and some types of personal property (manufacturing and R&D equipment). Abatement is only available in areas appropriately designated as revitalization or brownfield revitalization areas.

Amounts

The value of the abatement depends on the assessed value of the property for which abatement is being considered, and is at the discretion of the designating body. The designating body also determines the duration of the abatement, which is subject to an abatement schedule established in IC 6-1.1-12.1.

Apply through

Local units of government.

For a list, contact the Indiana Department of Commerce, Business Development Division–317-232-8888 – or the Indiana Association of Cities and Towns–317-237-6200.

Tax Increment Financing (TIF)

Services/Uses

TIF revenues may be used for the purpose of developing an area—for example, to construct public improvements such as roads and sewers, to acquire real and depreciable personal property, or to retire debt incurred to fund the development activities.

Eligibility

Cities and counties, through their redevelopment commissions.

Terms/Conditions

- Bonds may be issued at taxable or tax-exempt interest rates.
- Capitalized interest payments may not exceed five years.
- Principal and interest payments equal to one year must be held in reserve.
- Marketability of the bonds will depend on the underlying risk of repayment.

Amounts

Depends on the new property taxes generated as a result of development within the designated TIF allocation area.

Apply through

Local redevelopment commissions.

For additional information, contact the Indiana Board of Tax Commissioners—317-232-3777

Indiana Community Business Credit Corporation (ICBCC)

Services/Uses

The ICBCC is a consortium of Indiana banks formed to engage in high-risk lending. ICBCC participation in a project allows the funding of loans that exceed the limits banks ordinarily set based on conventional lending practices. Eligible uses include:

- Primary working capital
- Subordinated working capital
- Long-term loans for new equipment
- First mortgages on existing properties as well as planned construction projects
- Second mortgages
- Leveraged buy-outs
- Subordinated debt/equity combinations

Eligibility

Loans are made to existing small to medium-sized companies that require a source of supplemental financing to meet growth needs. Only Indiana-based companies or Indiana operations are eligible.

Terms/Conditions

Interest rates are generally several points above prime rate due to the high-risk nature of the projects. Terms can range from 3 to 25 years. Applications must be accompanied by a detailed business plan, current and past financial statements, cash-flow projections, and earnings projections.

Amounts

Loan amounts range from \$100,000 to \$750,000 and must be at least matched by a participating lender. Minimum project cost is \$200,000.

Apply through

Cambridge Capital Management Corporation—317-843-9704;
Indiana Community Business Credit Corporation—317-469-9704; member banks.

Community Revitalization Enhancement Districts (CRED)

Services/Uses

Provides tax credits to encourage business development in economically distressed areas of certain Indiana counties.

Eligibility

- The area must have an aggregate of at least 50,000 square feet of vacant floor space.
- Significant obstacles to redevelopment must exist.
- There must be significantly fewer employees in the area than there were 10 years earlier.

Terms/Conditions

- The county's annual rate of unemployment must have been above the average statewide rate during at least three of the preceding five years;
- The county's median income must either have declined over the preceding 10 years or grown at a lower rate than the statewide average during at least three of the preceding five years;
- The population of the county must have declined over the preceding 10 years; and
- Certain other criteria (size of empty buildings, job loss and specified obstacles to redevelopment) must be met.

Amounts

The tax credit is similar to, but more restrictive than, the Industrial Recovery Site Credit / Dinosaur Program (see State Business and Community Development: Infrastructure). It is based on 25 percent of the qualified investment.

Apply through

The local economic development office for the county in question.

Energy Policy Division Services

Services/Uses

The Energy Policy Division of the Indiana Department of Commerce provides a wide range of assistance in energy efficiency, alternative energy and recycling market-development programs.

The division provides access to federal and state funding programs and other resources.

Call 317-232-8940 for information on energy price, supply and trend data and referrals to national energy information sources, programs and technical databases. The Recycling Market Development Program provides technical assistance in identifying markets for recyclable materials and helps manufacturers locate reliable supplies of recycled feedstock. The program also promotes the purchase of recyclable products.

Eligibility

Indiana businesses and industry.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Industrial Energy Efficiency Fund (IEEF)

Services/Uses

Provides loans to businesses to improve energy efficiency in the industrial process.
The loans are available for the acquisition and installation of energy-efficient equipment.

Eligibility

Businesses that operate in Indiana or will operate in the state as a result of the project and have an SIC classification of 20–39.

Terms/Conditions

- Interest rate is 0%.
- Repayment terms may be tied to projected energy cost savings, with a maximum of 10 years.

Amounts

The maximum amount available per applicant is \$250,000 or 50% of the total eligible project costs, whichever is less.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Rebuild America

Services/Uses

Provides communities with technical and financial support to make profitable investments in existing buildings through energy-efficient technologies.

Eligibility

Community partnerships composed of local governments, private businesses, community and economic development agencies, schools and universities, or housing authorities.

Terms/Conditions

Partnerships must develop an action plan within one year of application to the program.

Amounts

Maximum one-time grant up to \$30,000 for the proposed project.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

National Industrial Competitiveness Through Energy, Environment and Economics (NICE3)

Services/Uses

This is a federal grant program designed to improve energy efficiency, promote cleaner production processes and improve the competitiveness of industry.

Eligibility

Businesses that operate in Indiana or will operate in the state as a result of the project.

Terms/Conditions

Grants fund up to 50% of the total project cost for up to three years.

Amounts

Maximum one-time grant up to \$500,000 for the proposed project.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Recycling Promotion and Assistance Fund (RPAF)

Services/Uses

Provides loans to businesses to enhance the development of markets for recyclable materials. The loans are available for the acquisition and installation of specialized manufacturing equipment and machinery, or for the conversion of existing equipment and machinery for the manufacturing of products that contain recycled materials or for the final processing of secondary materials.

Eligibility

Businesses that operate in Indiana or will operate in the state as a result of the project.

Terms/Conditions

- Private-sector investment must be made.
- Terms can be up to seven years.
- Interest rate is 0%.
- At least a 10% equity investment is required.
- Only nonhazardous materials are eligible.

Amounts

The lesser of \$500,000 or 50% of the total eligible project costs. Companies that complete their RPAF loan in good standing are eligible to apply for an additional loan up to \$500,000.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

\$1 Million RPAF Attraction Loan

Services/Uses

Provides loans to businesses that enhance markets for recyclables by making a recycled-content product or industrial feedstock. (See preceding section for RPAF loan.)

Eligibility

Businesses that operate in Indiana or will operate in the state as a result of the project. The business should be a successful, expanding company building markets for priority recyclable materials, including: plastics, mixed glass, construction and demolition debris, coal combustion materials, tires, foundry sand, and computers and electronics.

Terms/Conditions

- Private-sector investment must be made.
- Terms can be up to seven years.
- Interest rate is 0%.
- At least a 10% equity investment is required.
- Only nonhazardous materials are eligible.

Amounts

The lesser of \$1 million or 50% of the total eligible project costs.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Three R's Assessment Grant

Services/Uses

This grant is intended to reduce waste disposal and increase markets for recyclables by providing funding for identifying new potentials for businesses to reduce waste, reuse materials, increase recycling, and use more recycled-content products and feedstocks.

Eligibility

Manufacturing and commercial businesses that operate in Indiana. Entities located outside the state may share costs and participate in projects. Projects must take place within the state.

Terms/Conditions

Eligible costs include consulting fees, contractual and other direct costs that are integral to the project. A 50% match is required, and the project must be completed within one year from the date of contract execution.

Amounts

The lesser of \$6,000 or 50% of the total eligible project costs.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Innovations Grant

Services/Uses

To assist the research, development and implementation of new methods for using recyclables, reducing waste, and/or increasing reuse and recycling. Provides grants to any Indiana business for innovative research and development of products/projects toward near-term commercialization. Sample projects include: pilot plants, research on changes to plant processes and field demonstrations of new products.

Eligibility

Manufacturing and commercial businesses that operate in Indiana. Entities located outside the state may share costs and participate in projects. Projects must take place within the state.

Terms/Conditions

Eligible costs include equipment, supplies, contractual and other direct costs that are integral to the project. A 50% match is required, and the project must be completed within two years from the date of contract execution.

Amounts

The lesser of \$100,000 or 50% of the total eligible project costs.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Recycled-Product Marketing Grant

Services/Uses

This grant is designed to increase sales of recycled-content or reused products through marketing assistance. Small Indiana businesses that manufacture recycled-content products or sell products for reuse can use the grant to increase their marketing efforts. Examples of eligible projects include development or implementation of a marketing plan, development of a Web site, and funding for an exhibit space or rental fees at a trade show.

Eligibility

Small businesses that employ fewer than 100 people and that manufacture a high value-added product containing recycled material or sell products for reuse.

Terms/Conditions

Eligible costs include marketing materials, contractual fees and other direct costs that are integral to the project. A 50% match is required, and the project must be completed within one year from the date of contract execution.

Amounts

The lesser of \$30,000 or 50% of the total eligible project costs.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Recycled-Product Purchasing Grant

Services/Uses

This grant is used to promote the purchase of recycled-content or reused products. Funding is provided to local government entities in Indiana to purchase recycled-content product(s), preferably produced in the state, as a trial or demonstration. Examples of eligible products include plastic lumber-based products, recycled-content copy paper, refurbished office furniture and construction materials.

Eligibility

Local units of government, including public schools and libraries, and solid-waste management districts.

Terms/Conditions

A 50% match is required.

Amounts

The lesser of \$5,000 or 50% of the total eligible project costs.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

U.S. Department of Energy, Office of Industrial Technology Programs

Services/Uses

The Energy Policy Division of the Indiana Department of Commerce partners with Indiana companies to apply for funding from several U.S. DOE solicitations. These solicitations seek basic research, applied research, development and demonstration projects that improve the economic, environmental or energy impact of an industry.

Eligibility

Indiana businesses and industries.

Terms/Conditions

Terms and conditions are specific to each solicitation.

Amounts

Grant amounts are specific to each solicitation.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Alternative Power & Energy Grant Program

Services/Uses

This program is designed to enable grant recipients to install and study alternative and renewable energy-system applications in areas such as power generation, heating and cooling, and waste-to-energy. Eligible projects include solar, wind, geothermal, hydro power, landfill gas, sewage gas, biomass and waste woods.

Eligibility

- Local units of government
- Businesses and institutions operating in Indiana

Terms/Conditions

Matches are required; percentage varies by nature of project.

Amounts

Maximum grant amount is \$10,000.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Alternative Fuel Transportation Grant Program

Services/Uses

The program is designed to enable businesses and institutions to acquire alternative fuel vehicles and to make use of alternative transportation fuels. Projects eligible for grants include those that involve the purchase of alternative-fuel vehicles, the conversion of conventionally fueled vehicles to run on alternative fuels, the installation of alternative-fuel vehicle-refueling facilities, the purchase and use of renewable transportation fuels, or combinations of these purposes.

Eligibility

Businesses and institutions operating in Indiana; units of local government.

Terms/Conditions

Matches are required; percentage varies by nature of project.

Amounts

Maximum grant amount of \$10,000.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Alternative Fuel Vehicle Infrastructure Grant Program

Services/Uses

This program promotes the development of an improved alternative-fuels infrastructure in Indiana. Eligible projects involve the installation and use of new alternative-fuel vehicle (AFV) refueling sites within the State of Indiana.

Eligibility

- Local units of government
- Nonprofit institutions
- Private businesses

Terms/Conditions

50% match required.

Amounts

Maximum grant amount is \$30,000.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Renewable Energy Demonstration Project Grant Program

Services/Uses

The purpose of this program is to demonstrate to the public-at-large that renewable technologies are safe and reliable, environmentally sound, and viable options for people and businesses in Indiana. Eligible projects should use commercially available renewable energy technology, must be novel in the Indiana context and must enjoy a high degree of public visibility.

Eligibility

- Local units of government
- Businesses and institutions operating in Indiana

Terms/Conditions

Matching funds required; percentages vary.

Amounts

Maximum grant amount is \$30,000.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

Biomass Grant Program

Services/Uses

This program was created to assist with research, development and production of biomass energy systems. Eligible projects include biomass energy systems for electricity, ethanol, methanol or transportation-fuels production; cofiring of biomass with Indiana coal; and production and/or conversion of agricultural resources for biomass energy.

Eligibility

Individuals, businesses, colleges and universities, and nonprofit institutions that operate in the State of Indiana or that will be operating in the State of Indiana as a result of the award.

Terms/Conditions

Matching funds required; percentages vary.

Amounts

Maximum grant amount is \$20,000.

Apply through

Indiana Department of Commerce, Energy Policy Division—317-232-8940

International Trade Services

Services/Uses

International trade specialists at the Indiana Department of Commerce offer export-development assistance to Indiana companies in order to increase the sale of Indiana products worldwide.

Services include:

- Determining export capability
- Conducting market research
- Providing export counseling
- Facilitating international contacts
- Participating in select overseas trade shows
- Leading overseas trade missions

Eligibility

Small and medium-sized Indiana manufacturing companies that are seeking new global markets.

Apply through

Indiana Department of Commerce, International Trade Division—317-233-3762

Indiana Overseas Offices

Services/Uses

Foreign offices representing the State of Indiana are located in Europe, Japan, China, Canada, Taiwan, Mexico, Singapore, Korea, Brazil, Chile, Argentina, Israel and South Africa. These offices serve as a link between Indiana businesses and overseas markets.

Services include:

- Providing business contacts
- Identifying and consulting on trade opportunities
- Representing and assisting companies at overseas trade shows
- Conducting market research
- Facilitating meetings with businesses and government officials

Eligibility

Indiana businesses.

Apply through

Indiana Department of Commerce, International Trade Division—317-233-3762

Trade Finance Program

Services/Uses

The International Trade Division (ITD) of the Indiana Department of Commerce works in partnership with the Export-Import Bank of the United States (Ex-Im Bank) to provide export financing assistance to qualified Indiana exporters. Ex-Im Bank offers the following programs:

- 90% working-capital loan guarantees: the proceeds may be used to purchase finished products, materials, services and labor to produce goods for export.
- Medium- and long-term export guarantees and loans: Guarantees provide repayment protection for private-sector loans to creditworthy buyers of exported U.S. goods and services. Loans provide competitive, fixed-rate financing for U.S. export sales. Direct loans may be extended to foreign buyers of U.S. exports. Intermediary loans may be extended to fund responsible parties that extend loans to foreign buyers.
- Protection for exporters' foreign receivables from covered political and commercial risks.

Eligibility

- Must be an Indiana business that:
 - Has been in business for one or more years
 - Offers reasonable assurance of repayment
 - Has a positive net worth
- Product content must be at least 50% U.S. (not military related).
- Receiving country must have authorized support by the Ex-Im Bank.

Terms/Conditions

Differs depending on program.

Amounts

Funding differs depending on program.

Apply through

Indiana Department of Commerce, International Trade Division—317-233-3762

Trade Show Assistance Program (TSAP)

Services/Uses

This program provides financial assistance to Indiana manufacturers by reimbursing a portion of the costs incurred while exhibiting their products at overseas trade shows.

Eligibility

- Manufacturers having worldwide employment of 500 or less and producing 51% of their product in Indiana.
- Applicants must also be ready to export, have available manufacturing capacity for export and have basic export knowledge.

Terms/Conditions

Interested businesses must apply three months in advance of the trade show and must agree to complete post-show, six- and 12-month evaluations.

Amounts

Reimbursement includes 100% of exhibit space rental or \$5,000, whichever is less. Eligible companies may use this program one time per fiscal year and may not use the grant for the same show in two consecutive years.

Apply through

Indiana Department of Commerce, International Trade Division—317-233-3762

Small Business Investment Company Program (SBIC)

Services/Uses

Small Business Investment Companies (SBICs) provide long-term and/or venture capital to small firms. SBICs are privately owned investment companies that are licensed and regulated by the Small Business Administration (SBA). An SBIC will finance a small firm by providing a straight loan and an equity-type investment. This method of financing may then provide partial ownership to the SBIC and management assistance to the company.

Eligibility

- Businesses with a net worth of less than \$6 million and average net annual profits (after taxes) over the last two years of less than \$2 million.
- Other requirements and restrictions apply.

Terms/Conditions

Terms and interest rates are negotiated by the SBIC, but they are regulated by the SBA. Generally, the loans are for at least five years.

Amounts

Generally \$100,000 to \$500,000, but can vary depending on the particular SBIC.

Apply through

U.S. Small Business Administration—317-226-7272

Contact one of the following SBICs for assistance:

- Cambridge Ventures, L.P.—317-843-9704
- Circle Ventures—317-636-7242
- 1st Source Capital Corporation—219-236-2180

SBA Guaranty Program

Services/Uses

This program provides guaranty loans to small businesses. The SBA does not advance any dollars; the total loan is funded by the bank. Funding may be used for both fixed-asset and working-capital needs.

Eligibility

- Start-up and existing businesses that meet Small Business Administration (SBA) size criteria.
- Excludes not-for-profit businesses and investment and lending firms.

Terms/Conditions

- Terms for working-capital loans are limited to seven years.
- Terms for machinery and equipment are limited to 10 years.
- Real-estate terms are up to 20 years.
- The guaranty fee is 0.25% of the guaranteed amount for loans with maturities of 12 months or less.
- The guaranty fee is computed on a sliding-scale basis for loans with maturities exceeding 12 months. The guaranty fee is 2% for loans of \$100,000 or less. For a guaranty amount between \$100,001 and \$250,000, the fee is 3%. If the guaranty exceeds \$250,000, the fee is 3% on the first \$250,000 and 3.5% on the next \$250,000, with any amount exceeding \$500,000 computed at 3.875%.

Amounts

Loans of \$100,000 or less are guaranteed by the SBA up to 80%. Loans exceeding \$100,000 have a maximum guaranty of 75% up to \$750,000. The maximum interest rate is 2.75% above the national prime as listed in *The Wall Street Journal*.

Apply through

Local lending institutions;
U.S. Small Business Administration—317-226-7272

Additional State Resources

State Information Center

www.in.gov/ai/gov/agencycomplete.html

One-stop resource to information on more than 70 state agencies. The center serves as a central point of contact for businesses and the general public to find answers to questions relating to all aspects of state government. Provides answers to residents' requests for information and printed materials or refers them to the appropriate source.

In state: 800-45-STATE; TDD 800-743-3333

Out of state: 317-233-0800

Indiana Department of Commerce

www.indianacommerce.com

Offers assistance to businesses that are relocating, expanding or growing in Indiana.

Business Development Division: 800-463-8081 or 317-232-8888

Community Development Division: 317-232-8911

Energy Policy Division: 317-232-8940

International Trade Division: 317-233-3762

e-Commerce Division: 317-232-4768

Tourism and Film Development: 317-232-8860

Indiana Development Finance Authority

www.in.gov.idfa

Helps Indiana companies obtain financial assistance through loan guaranty programs, tax-exempt private activity bonds for industrial development and flexible lending through credit-enhancement programs.

317-233-4332

Indiana Department of Workforce Development

www.dwd.state.in.us

Works with business, labor and educators to build state-of-the-art education and training systems to develop Indiana's workforce.

800-437-9136 or 317-232-7436

Additional State Resources

Office of the Commissioner of Agriculture

www.state.in.us/oca

The mission of the Office of the Commissioner of Agriculture is to promote Indiana agriculture, rural development and sustainable communities through partnership building.

317-232-8770

Indiana Rural Development Council

www.in.gov/irdc

The Indiana Rural Development Council (IRDC) is a partnership of local, state, federal, for-profit and not-for-profit stakeholders that serve Indiana communities. The IRDC's purpose is to coordinate efforts of citizens and governments to meet the economic and social needs of rural Indiana.

317-232-8776

Indiana Department of Environmental Management

www.state.in.us/idem

This agency monitors and enforces environmental regulations for the State of Indiana, offering confidential compliance and technical assistance. IDEM also works with industry on issues ranging from compliance and permits to pollution prevention.

Main switchboard: 800-451-6027 or 317-232-8603 and press "0"

Business Liaison: 800-451-6027, press "0" and ask for ext. 2-8589, or 317-232-8589

Confidential assistance:

- Northern Indiana (serving DeKalb, Elkhart, Fulton, Kosciusko, LaGrange, Marshall, Noble, St. Joseph, Starke and Steuben counties)
800-753-5519 or 219-245-4870
- Northwest Indiana (serving Lake, LaPorte and Porter counties)
888-209-8892 and ask for ext. 6702 or 219-881-6720
- Southern Indiana (serving Crawford, Daviess, Dubois, Gibson, Knox, Martin, Orange, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick counties)
888-672-8323 and ask for ext. 2583, or 812-436-2583
- Statewide (serving Central Indiana and counties not listed above)
800-451-6027, press "0" and ask for ext 2-8172, or 317-232-8172

Additional State Resources

Indiana Department of Labor

www.state.in.us/labor

The agency monitors compliance with occupational health and safety requirements, overseeing Indiana's wage, hour and child-labor laws as well as safety. The department also offers businesses free, on-site safety and health consultations through the Bureau of Safety Education and Training.

317-232-2655

Indiana Occupational Health and Safety Administration (IOSHA)

www.osha.gov

Monitors compliance with occupational health and safety requirements.

317-232-2693

Secretary of State—Corporations Division

www.in.gov/sos

Works with entities that want to incorporate in Indiana.

317-232-6576

Indiana Department of Revenue

www.in.us/dor

Indiana state tax information.

Withholding Division: 317-233-4016

Sales Tax Division: 317-233-4015

Corporate Tax Division: 317-615-2662

State Board of Tax Commissioners

www.in.gov/taxcomm

Administers the assessment of property taxes in Indiana.

317-232-3777

Workers' Compensation Board

www.in.gov/wkcomp

Answers questions regarding private insurance coverage for workers' compensation.

800-824-2667 or 317-233-3910

Additional State Resources

Indiana Port Commission

www.portsofindiana.com

Facilitates industrial development at each of Indiana's three international ports and develops new relationships with shippers and carriers throughout the world to assist Indiana's port users.
317-232-9200

Indiana Business Modernization and Technology Corporation www.bmtadvantage.org

Provides assistance for Indiana companies planning to update operations.
317-635-3058

Indiana Small Business Development Corporation

www.isbdcorp.org

Assists businesses by offering conferences and counseling. The agency also identifies contracting opportunities with the government, assists growth-oriented companies in approaching new market opportunities, and serves as a statewide advocate for women- and minority-owned businesses.
317-264-2820

Small Business Development Center

www.sbdcbiz.com

Provides one-on-one consultations to analyze businesses and their needs, define opportunities, and help develop a plan to achieve business goals.
317-264-2820

Additional Federal Resources

Federal Government Information

www.in.gov/ai/gov/fed.htm

Starting point for business-related questions for the federal government.
800-688-9889

Internal Revenue Service

www.irs.gov

Federal tax information.

Information: 800-829-1040
Form request: 800-828-3676